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**FAX COVER LETTER**

October 1, 2007

**TO:** Examiner Michael A. Cuff  
**COMPANY:** United States Patent and Trademark Office  
**PHONE:** 571-272-6778  
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**FROM:** David A. Prange  
**DIRECT DIAL:** 612-607-7263  
**E-MAIL:** DPrange@oppenheimer.com  
**RE:** Applc. No. 09/470,041  
Filed: December 22, 1999  
Our File No.: 60021-339701

**COMMENTS:** Attached for filing is the Amendment and Response to Final Office Action.

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Serial No. 09/470,041

In reply to: Final Office Action mailed August 10, 2007

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**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant:** William Ng

**Serial No:** 09/470,041

**Filed:** December 22, 1999

**Title:** INITIATION OF BIDDING IN A  
VIRTUAL TRADE FINANCIAL  
ENVIRONMENT

**Docket No:** 60021-339701

**Conf. No.** 5695

**Group Art Unit:** 3627

**Examiner:** Michael A. Cuff

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**

Dear Sir:

This is in response to the Final Office Action dated August 10, 2007. Please amend the above-identified as follows and consider the accompanying remarks.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.